

CES/CBA PROGRAM AUTHORIZATION

Educator's Retirement and Voluntary Benefits Program

A Cooperative Educational Services (CES) Sponsored Program
Administered by Competitive Benefits Administrators (CBA)

THE FOLLOWING IS A PROGRAM DESCRIPTION AND LIST OF AUTHORIZED SERVICES AND PRODUCTS THAT MAY BE OFFERED ON PAYROLL DEDUCTION OR BANK DRAFT TO COOPERATIVE EDUCATIONAL SERVICES' MEMBER INSTITUTIONS. THE OFFERING IS AUTHORIZED BY CES FOR MARKETING TO ITS MEMBERS AND PARTICIPATING INSTITUTIONS PURSUANT TO RFP # 2013-006, SUPPLEMENTAL EMPLOYEE BENEFITS PRODUCTS AND SERVICES, AWARDED TO CBA AS THE SUCCESSFUL RESPONDENT TO SAID RFP. MEMBER INSTITUTIONS RESERVE THE RIGHT TO EXCLUDE PRODUCTS FROM THE OFFERING; HOWEVER, CBA MAY REQUIRE A REASONABLE MINIMUM PRODUCT OFFERING AS A CONDITION FOR IMPLEMENTING THE CES PROGRAM.

THE RETIREMENT AND VOLUNTARY BENEFITS PROGRAM

A Single Point Comprehensive Voluntary Benefits and Retirement Planning Program for Educators

- Retirement Planning
- Individualized Retirement Analysis
- 403(b) IRS Compliance
- **Employee Voluntary Benefits Products as Described Below**

<p style="text-align: center;"><u>Section 125 (Cafeteria Plan)</u></p> <p>Section 125 Cafeteria Plan Administration Section 125 Flexible Spending Accounts Group Voluntary Accident and Disability Critical Illness Cancer / Specified Disease Short Term Disability</p> <p style="text-align: center;"><u>Retirement Instruments</u></p> <p>403(b) Tax Deferred Retirement Plans 457(b) Deferred Compensation Plans</p>	<p style="text-align: center;"><u>Retirement Life Insurance</u></p> <p>Guaranteed Issue Whole Life paid up at Age 65 Term Life Paid up at Age 65</p> <p style="text-align: center;"><u>Discounted Auto and Home Insurance</u></p> <p>Auto/Home/Rental Coverage (non-payroll deducted)</p> <p style="text-align: center;"><u>Legal Expense Insurance</u></p> <p>Group Legal Expense Plan (non-payroll deducted)</p> <p style="text-align: center;"><u>Long-Term Care Insurance</u></p> <p>Long-Term Care Insurance (non-payroll deducted)</p>
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From the above list of CES authorized offerings, please exclude the following products:

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The signature below hereby authorizes Competitive Benefits Administrators (CBA) to market the CES Retirement and Voluntary Benefits Program pursuant to the institution's applicable policies and procedures.

_____ Institution

_____ Authorized Signature

_____ Date